

KILPATRICK TOWNSEND & STOCKTON LLP

By: /Connie Larson/  
Connie Larson

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH  
STORED VALUE FUND

Customer No.: 20350

Confirmation No. 1069

Examiner: Olabode Akintola

Technology Center/Art Unit: 3691

AMENDMENT AFTER FINAL

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Final Office Action mailed May 10, 2011, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 7 of this paper.